Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 1 of 40

B1 (Official Form 1) (04/13) UNITED STATES BANKRUPTCY COURT VOLUNTARY PETITION NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Lodi, Dorothy A All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 4923 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2233 Frontier Dr Peru, Illinois ZIP CODE ZIP CODE 61354 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business LA SALLE Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above) ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 15 Petition for Chapter 7 Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign Chapter 11 Main Proceeding See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Other Tax-Exempt Entity **Chapter 15 Debtors** Nature of Debts (Check one box.) (Check box, if applicable.) Country of debtor's center of main interests: ▼ Debts are primarily consumer Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily § 101(8) as "incurred by an Each country in which a foreign proceeding by, regarding, or under title 26 of the United States business debts. Code (the Internal Revenue Code). individual primarily for a against debtor is pending: personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box.) Check one box: X Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. X Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors Estimated Number of Creditors х \Box 100-199 50-99 200-999 1,000-5,001-10,001-25,001~ 50,001-1-49 Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets Х П \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,001 to \$500,001 \$1,000,001 More than \$50,001 to \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities Х \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,001 to \$500,001 \$0 to to \$50 to \$500 to \$1 billion \$1 billion \$100,000 \$500,000 to \$100 \$50,000 to \$1 to \$10

million

million

million

million

million

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 2 of 40

B1 (Official Form 1) (04/13) Name of Debtor(s): Lodi, Dorothy A Voluntary Petition (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Date Filed: Case Number: Location Where Filed: Date Filed: Case Number: Location Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Date Filed: Name of Debtor: Case Number: NONE District: Relationship; Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11. United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the nonce required by 11 U.S.C. Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) Bar No.: 02777622 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. X No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Х Debtor has been domicifed or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landford has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landford with this certification. (11 U.S.C. § 362(1)).

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 3 of 40

B1 (Official Form 1) (04/13) Page 3 Voluntary Petition Name of Debtor(s): Lodi, Dorothy A (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. Mille Dorothy A Lodi Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer arm X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) William T Surin defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or **Armstrong & Surin** guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor 724 Columbus St or accepting any fee from the debtor, as required in that section. Official Form 19 is Ottawa, Illinois 61350-5002 (815) 431-1234 Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number, Date Bar No.: 02777622 Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or Fax: (815) 434-5338 partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) E-mail: aslaw@mchsi.com *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Signature and correct, and that I have been authorized to file this petition on behalf of the debtor. Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. X Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted Printed Name of Authorized Individual in preparing this document unless the bankruptcy petition preparer is not an individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming Date to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B ID (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re Dorothy A Lodi	Case No.
Debtor	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Page 5 of 40 Document

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. ☐ 4. I am not required to receive a credit counseling briefing because of: ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.): Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. '109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Multiply A John.

Date: 5-29-15

2

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re Dorothy A Lodi	Case No
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 1,845.00		
C - Property Claimed as Exempt	YES	1		·	
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 24,603.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
l - Current Income of Individual Debtor(s)	YES	2			\$ 2,978.00
I - Current Expenditures of Individual Debtors(s)	YES	3			\$ 1,917.00
TO	DTAL	16	\$ 1,845.00	\$ 24,603.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re Dorothy A Lodi	Case No.
Debtor	
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

 	
Average Income (from Schedule I, Line 12)	\$ 2,978.00
Average Expenses (from Schedule J, Line 22)	\$ 1,917.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 1,160.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00)
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 24,603.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	(1) (1) (1) (2) (2) (3) (3) (4) (4) (4)	\$ 24,603.00

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 8 of 40

B6A (Official Form 6A) (12/07)				
In re Dorothy A Lodi,	Debtor	C	ase No. (If)	known)
SCHEI	OULE A - REAL PRO)PE	RTY	
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				

(Report also on Summary of Schedules.)

Total ▶

\$0.00

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 9 of 40

B 6B (Official Form 6B) (12/2007)

In re Dorothy A Lodi,		Case No.
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand,		Cash on hand		\$20,00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account #: ****994 @ Financial Plus Credit Union, Ottawa IL		\$90.00
		Savings Account # ****994 @ Financial Plus Credit Union, Ottawa IL		\$70.00
Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit		\$290,00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furniture and furnishings	*****	\$550.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		\$75.00
7. Furs and jewelry.	Х	***************************************		
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	х			

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 10 of 40

B 6B (Official Form 6B) (12/2007)

In re Dorothy A Lodi,	Case No.	
Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	r	(Continuation Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 11 of 40

B 6B (Official Form 6B) (12/2007)

In re Dorothy A Lodi,	Case No.	
Debto	•	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)									
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION					
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х								
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Ford Tauras automobile with 170,000 miles		\$750.00					
26. Boats, motors, and accessories.	Х								
27. Aircraft and accessories.	Х								
28. Office equipment, furnishings, and supplies.	Х								
29. Machinery, fixtures, equipment, and supplies used in business.	х								
30. Inventory.	Х								
31. Animals.	Х								
32. Crops - growing or harvested. Give particulars.	Х								
33. Farming equipment and implements.	Х								
34. Farm supplies, chemicals, and feed.	Х								
35. Other personal property of any kind not already listed. Itemize.	Х								

2 continuation sheets attached

\$1,845.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 12 of 40

B6C (C	Official Form 6C) (04/13)		
	Dorothy A Lodi,	Case No.	
·	Debtor	(If know	n)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:		Check if debtor claims a homestead exemption that exceed
(Check one box)	:	\$155,675.*

☐ 11 U.S.C. § 522(b)(2) 図 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	735 ILCS 5/12- 1001(b)	\$20.00	\$20.00
Checking Account #: ****994 @ Financial Plus Credit Union, Ottawa IL	735 ILCS 5/12- 1001(b)	\$90.00	\$90.00
Savings Account # ****994 @ Financial Plus Credit Union, Ottawa IL	735 ILCS 5/12- 1001(b)	\$70.00	\$70.00
Household furniture and furnishings	735 ILCS 5/12- 1001(b)	\$550.00	\$550.00
Clothing	735 ILCS 5/12- 1001(b)	\$75.00	\$75.00
2007 Ford Tauras automobile with 170,000 miles	735 ILCS 5/12- 1001(c)	\$750.00	\$750.00
Security deposit	735 ILCS 5/12- 1001(b)	\$290.00	\$290,00

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 13 of 40

B 6D (Official Form 6D) (12/07)

^{In re} Dorothy A Lodi		Case No.	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box	n aeo	tor has no c	realtors holding secured ci	aims u	о геро:	rt on ti	ns schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
	7,7700000000000000000000000000000000000		VALUE \$	j				
O continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$.
						1-	(Report also on Summary of	(If applicable report

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 14 of 40

B 6E (Official Form 6E) (04/13) In re Dorothy A Lodi Case No._ Debtor (if known) SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS [X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 15 of 40

B 6F (Official Form 6F) (12/07)

In re Dorothy A Lodi		,	Case No.	
	Debtor			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no	creditor		secured claims to report on this Sched	ule F.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2346							
Comenity - Bergner's PO Box 659813 San Antonio, TX 78265-9113			Credit Card Charges		х		\$1,115.00
			1				
Elan Cardmember Service PO Box 790408 St Louis, MO 63179-0408			Credit Card Charges		х		\$4,579.00
ACCOUNT NO.				,			
Financial Plus Credit Union 600 Chestnut St Ottawa, IL 61350			Personal Loan		х		\$1,600.00
Kohl's Payment Center PO Box 2983 Milwaukee, WI 53201-2983			Credit Card Charges		х		\$1,373.00
continuation sheets attached		(Report	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabii	icable, or	T d Sched the Star	tistical	\$ 8,667.00

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 16 of 40

B 6F (Official Form 6F) (12/07) - Cont.

In re Dorothy A Lodi	,	Case No.
Debtor		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

1			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2 81							
Synchrony Bank / JCP PO Box 960090 Orlando, FL 32896-0090			Credit Card Charges		х		\$1,949.00
			torginal to the first transfer of the second		1 1		
ACCOUNT NO. 3398			Caradit Const Chara				
U S Bnk PO Box 790408 St Louis, MO 63179-0408			Credit Card Charges		x		\$8,999.00
ACCOUNT NO. 3950			1	1	1		
Visa PO Box 4513 Carol Stream, IL 60197-453			Credit Card Charges		х		\$4,988.00
·	,						
Sheet no. 1 of 1 continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims		ed			Subto	otal⊁	\$ 15,936.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabil	licable o	ed Schedu n the Stati	istical	\$ 24,603.00

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 17 of 40

B 6G (Official Form 6G) (12/07)			
In re Dorothy A Lodi,		Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 18 of 40

B 6H (Official Form 6H) (12/07)				
In re Dorothy A Lodi,		Case No.		
	Debtor		(if known)	

SCHEDULE H - CODEBTORS

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify	your case:				
Debtor 1 Dorothy A Lodi					
First Name	Middle Name	Last Name		-	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		•	
United States Bankruptcy Court for: No	rthern District of Illi	nois			
Case number (If known)	***************************************			Check if the	nis is:
(II KNOWI)					ended filing
				, ,	ofement showing post-petition or 13 income as of the following date:
Official Form B 6I				MM / DD	7/YYYY
Schedule I: You	ır İncome				12/13
supplying correct information. If yo	ou are married and not fil ise is not filing with you, top of any additional pa	ing jointly, and yo do not include inf	ur sp orma	ouse is living with y tion about your spot	or 2), both are equally responsible for ou, include information about your spouse use. If more space is needed, attach a nown). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	☐ Employed	ed		☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.					
Occupation may Include student or homemaker, if it applies.	Occupation	***************************************			
	Employer's name				
	Employer's address	Number Street			Number Street
	How long employed the	City	State	e ZIP Code	City State ZIP Code
Part 2: Give Details About					
	the date you file this form	er, combine the info		,	ite \$0 in the space. Include your non-filing
				For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	<u>\$_0.00</u>
3. Estimate and list monthly over	time pay.		3.	+\$	+ \$0.00
4. Calculate gross income. Add lin	ne 2 + line 3.		4.	<u>\$0.00</u>	\$0.00

Entered 08/30/15 17:23:39 Desc Main Case 15-29653 Doc 1 Filed 08/30/15 Document Page 20 of 40

Debtor 1 Dorothy A Lodi First Name Middle Name Last Name		Case number (if kn	own)
		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→ 4.	\$_0.00	\$ <u>0.00</u>
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$	\$ <u>0.00</u>
5b. Mandatory contributions for retirement plans	5b.	\$	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c.	\$	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d.	\$	\$ <u>0.00</u>
5e. Insurance	5e.	\$	\$ <u>0.00</u>
5f. Domestic support obligations	5f.	\$	\$ <u>0.00</u>
5g. Union dues	5g.	\$	\$ <u>0.00</u>
5h. Other deductions. Specify:	5h.	+ \$ 0.00	+ \$0.00
s. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$ <u>0.00</u>	§ 0.00
Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	§ <u>0.00</u>	<u>\$</u> 0.00
List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0.00</u>	\$ 0.00
8b. Interest and dividends	8b.	_{\$} 0.00	_{\$} 0.00
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	nt	· · · · · · · · · · · · · · · · · · ·	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_0.00	<u>\$</u> 0.00
8d. Unemployment compensation	8d.	\$ <u>0.00</u>	\$ <u>0.00</u>
8e. Social Security	8e.	\$ <u>1,818.00</u>	\$ <u>0.00</u>
8f. Other government assistance that you regularly receive			
Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ice	<u>\$_0.00</u>	\$ <u>0.00</u>
Specify:	8f.		
8g. Pension or retirement income	8g.	\$ <u>1,160.00</u>	\$ <u>0.00</u>
8h. Other monthly income. Specify:	8h.	+ \$ 0.00	+ \$ 0.00

• 5	•	·		7
8h. Other monthly income. Specify:	_ 8h. +	\$ <u>0.00</u>		+\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	_{\$} 2,978.00		\$ <u>0.00</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>2,978.00</u>	+	\$ <u>0.00</u>
11 State all other regular contributions to the expenses that you list in Scho	edule J.			

11.	State all other regular contributions to the expenses that you list in schedule 3.
	Include contributions from an unmarried partner, members of your household, your dependents, your roommates, an
	ather friends or relatives

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:

	opeony.	• • •	•
12.	Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.		Γ
	Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12.	ľ

\$ <u>2,978.00</u>

2,978.00

Combined monthly income

13. Do you expect an	increase or	decrease	within the	he year	after yo	u file	this	form?
□ No.								

_	140.	
	Yes.	Explain

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 21 of 40

Fill in this information to identify your case:			
Debtor 1 Dorothy A Lodi			
First Name Middle Name Last Name	Check if this	s is:	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An ame	-	
United States Bankruptcy Court for: Northern District of Illinois		ement showing post es as of the following	-petition chapter 13
Case number	MM / DD		,
(If known)			2 because Debtor 2
Official Form B 6J	maintair	ns a separate house	hold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are fit information. If more space is needed, attach another sheet to this form (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
ĭ No			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?			
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.			☐ No ☐ Yes
nancs.			☐ No
		************************	☐ Yes
			□ No
			☐ Yes
			☐ No ☐ Yes
	**************************************		□ No □ Yes
3. Do your expenses include expenses of people other than			
yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a	era uaina thia farm an a aunniam	ont in a Chantar 12 a	and to report
expenses as of a date after the bankruptcy is filed. If this is a supplementable date.			
include expenses paid for with non-cash government assistance if you	ı know the value		
of such assistance and have included it on Schedule I: Your Income (C	Official Form B 6I.)	Your expe	NS&S
 The rental or home ownership expenses for your residence. Include any rent for the ground or lot. 	first mortgage payments and	4. \$\frac{370.00}{}{}	
If not included in line 4:		0.00	
4a. Real estate taxes		4a. \$0.00	
4b. Property, homeowner's, or renter's insurance		4b. \$ <u>9.00</u>	
4c. Home maintenance, repair, and upkeep expenses		4c. \$0.00	
4d. Homeowner's association or condominium dues		4d. \$0.00	

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 22 of 40

Debtor 1 Dorothy A Lodi
First Name Middle Name Last Name Case number (if known).

11. Medical and dental expenses 11. \$125.00 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$150.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$75.00 14. \$10.00 15. Charitable contributions and religious donations 16. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Traves. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Specify: 17d. Specify: 17d. Other. Specify: 17d. Specify: 17d. Other. Specify: 17d. Specify: 1				Your expenses
Secretarion		All the section of th	- "	\$ 0.00
Balic Electricity, heat, natural gas 6a \$120.00 Balic Water, sewer, garbage collection 6a \$25.00 Carrier Chelphone, cell phone, Internet, satellite, and cable services 6c \$151.00 Balic Chelphone, cell phone, Internet, satellite, and cable services 6c \$151.00 Balic Chelphone, cell phone, Internet, satellite, and cable services 6c \$151.00 Balic Chelphone, cell phone, Internet, satellite, and cable services 6c \$151.00 Balic Chelphone, cell phone, Internet, satellite, and cable services 6c \$151.00 Balic Chelphone, cell phone, Internet, satellite, and cable services 7c \$345.00 Choritage, laundry, and dry cleaning 8 \$88.00 Choritage Chelphone, Internet 7c \$88.00 Charitage Chelphone, Internet 7c \$150.00 Chelphone, Che	5. A (tational mortgage payments for your residence, such as nome equity loans	5.	
8b. Water, sewer, garbage collection 8b. \$25.00	6. U	tilities:		400.00
Comment Comm	66	. Electricity, heat, natural gas	6a.	·
6d 01her. Specify: 6d \$0.00	61	Ť Ť	6b.	·
Food and housekeeping supplies	60	Telephone, cell phone, Internet, satellite, and cable services	6c.	,
8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. \$88.00 10. Personal care products and services 10. \$34.00 11. Medical and dental expenses 11. \$125.00 12. Transportation, include gas, maintenance, bus or train fere. Do not include car payments. 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$75.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 158. Life insurance 159. Health insurance 150. Vehicle insurance 150. Vehicle insurance 150. Vehicle insurance 150. Vehicle insurance 150. Other insurance. Specify: 150.00 150. Taxes, Do not include taxes deducted from your pay or included in lines 4 or 20. 150. Installment or lease payments: 170. Car payments for Vehicle 1 170. Car payments for Vehicle 2 170. Other, Specify: 170. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form B Bi). 170. Other payments you make to support others who do not live with you. 170. Specify: 170. Other payments you make to support others who do not live with you. 170. Specify: 170. Other payments you make to support others who do not live with you. 170. Specify: 170. Other payments you make to support others who do not live with you. 170. Specify: 170. Other payments you make to support others who do not live with you. 170. Specify: 170. Other payments you make to support others who do not live with you. 170. Specify: 170. Other payments, or renter's insurance 170. Other property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 170. Other payments, or renter's insurance 170. Other payments, or renter's insurance 170. Other payments you make you have payments you make you have you have you have you have you have you have you	60	d. Other. Specify:	6d.	
Clothing, laundry, and dry cleaning 9. \$88.00 34.00 34.00 10. Personal care products and services 10. \$34.00 34.00 11. Medical and dental expenses 11. \$125.00 11. \$	7. F	ood and housekeeping supplies	7.	\$ <u>345.00</u>
10 Personal care products and services	8. C i	niidcare and children's education costs	8.	\$ <u>0.00</u>
Medical and dental expenses	9. C	othing, laundry, and dry cleaning	9.	\$ <mark>88.00</mark>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$150.00	10. P e	ersonal care products and services	10.	\$ <u>34.00</u>
Do not include car payments. 12.	11. M	edical and dental expenses	11.	_{\$} 125.00
14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form B 6l). 17d. Other payments you make to support others who do not live with you. Specify: 17d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses			12.	\$ <u>150.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Specify: 17d	13. E	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 75.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 16d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Specify: 1	14. C i	naritable contributions and religious donations	14.	\$ <u>10.00</u>
15b. Health insurance 15b. \$ 205.00 15c. Vehicle insurance 15c. \$ 43.00 15d. Other insurance. Specify: 15d. \$ 0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00 17. Installment or lease payments: 17a. \$ 0.00 17b. Car payments for Vehicle 1 17a. \$ 0.00 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17d. \$ 0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. \$ 0.00 19. Other payments you make to support others who do not live with you. Specify: 19. \$ 0.00 20a. Mortgages on other property 20a. \$ 0.00 \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 \$ 0.00				
15c. Vehicle insurance 15c. \$ 43.00 15d. Other insurance. Specify:	15	a. Life insurance	15a.	\$ <u>51.00</u>
15d. Other insurance. Specify:	15	b. Health insurance	15b.	\$ <u>205.00</u>
Specify:	15	c. Vehicle insurance	15c.	\$ <u>43.00</u>
Specify:	15	d. Other insurance. Specify:	15d.	\$ <u>0.00</u>
17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify:			16.	\$ <u>0.00</u>
17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify:	17. ln:	stallment or lease payments:		
17c. Other. Specify:			17a.	\$ <u>0.00</u>
17d. Other. Specify:	17	b. Car payments for Vehicle 2	17b.	\$ <u>0.00</u>
17d. Other. Specify:	17	c. Other Specify:	17c.	\$
from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses			17d.	\$
Specify: \$\\\ 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses	18. Yo	our payments of alimony, maintenance, and support that you did not report as deducted m your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	§ <u>0.00</u>
20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20a. \$0.00 \$0.00 \$0.00 \$0.00			19.	\$ 0.00
20a. Mortgages on other property 20a. \$\begin{array}{c} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \				
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$\frac{0.00}{0.00}\$			20a.	\$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance and upkeep expenses 20d. \$0.00	20	b. Real estate taxes	20b.	\$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses 20d. \$\frac{0.00}{0.00}\$			20c.	\$ <u>0.00</u>
0.00			20d.	*
			20e.	§ 0.00

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 23 of 40

Debtor 1	Dorothy A Lodi First Name Middle Name Last Name	Case number (if known)	
22. Yo u	rer. Specify: Miscellaneous Ir monthly expenses. Add lines 4 through 21. result is your monthly expenses.	21.	+\$116.00 \$1,917.00
23. Calc 23a. 23b. 23c.	Copy line 12 (your combined monthly income) from Schedule I. Copy your monthly expenses from line 22 above. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23a. 23b. 23c.	\$2,978.00 -\$1,917.00 \$1,061.00
For e	ou expect an increase or decrease in your expenses within the example, do you expect to finish paying for your car loan within the gage payment to increase or decrease because of a modification to be. Explain here:	year or do you expect your	

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 24 of 40

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Dorothy A Lodi		Case No.	
	Debtor	,		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date S - 29 - 15 Signature: Signature: Dorothy AktodiDebtor Date	DECLARATION	UNDER PENALTY OF PERJURY BY II	NDIVIDUAL DERTC	DR
Date \$	D B O B TRAITION	ONDERTENMENT OF TEMORY BY	IDITID OTTO DEDITO	
Date		e foregoing summary and schedules, consisting	of 14 sheets, and that	they are true and correct to the best of
Date	_	,//)	
Date	Date 8 - 99 - 13	Signature:	WILLETT DOTO	thy A LodiDebtor
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec 11 U.S.C. § 110) I declare under penalty of perjury that: (1)1 am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2)1 prepared this document for compensation and have provided he debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(b) and 342(b); and, (3) if rules or guidelines have been 1 rormulgiated pursuant to 11 U.S.C. § 110(b) setting a muximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum muonum before perparing any document for filming for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. [If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. [If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. [If more than one person preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 2 U.S.C. § 136. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the naturership J of the	Date	Signature:		
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptey petition preparer as defined in 11 U.S.C. § 110(2) I prepared this document for compensation and have provided he debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(b) and 342(b); and, (3) if rules or guidelines have been i rormulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by bankruptey petition preparers. I have given the debtor notice of the maximum muon before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Results Security No. (Required by 11 U.S.C. § 110.) If the bankruptey Petition preparer is not an individual, state the name, title (if any), address, and social security member of the afficer, principal, responsible person, or partner who signs this document. Value Value		Treating be	d	(John Deblot, II any)
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I perpared this document for compensation and have provided the debottor with a copy of this document and the notices and information required under I U.S.C. § 110, (3) I prepared this document for compensation have been i stromulgated pursuant to 11 U.S.C. § 110(b), 110(b)			•	
he debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(b) and 342(b); and, 3) if rules or guidelines have been a sometime for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptey Petition Preparer (Required by 11 U.S.C. § 110.) Social Security No. (Required by 11 U.S.C. § 110.) (Required by 11 U.S.C. § 110.) The bankruptey petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Date				
of Bankruptcy Petition Preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address	the debtor with a copy of this document and the notices and in promulgated pursuant to 11 U.S.C. § 110(h) setting a maxim	information required under 11 U.S.C. §§ 110(b), 1 um fee for services chargeable by bankruptcy petiti	10(h) and 342(b); and, (3) on preparers, I have given	if rules or guidelines have been
Address X Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18.U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP 1. the			-	
Address X Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP 1, the		e the name, title (if any), address, and social securit	y number of the officer, pr	incipal, responsible person, or partner
Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the	who signs this document.			
Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the				
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP 1, the	Address			
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. If bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; BECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the	x			
If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. It bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have ead the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief. Signature:	Signature of Bankruptcy Petition Preparer	Date		
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the	Names and Social Security numbers of all other individuals v	who prepared or assisted in preparing this documen	t, unless the bankruptcy pe	etition preparer is not an individual:
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have ead the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief. Date Signature:	f more than one person prepared this document, attach addi	itional signed sheets conforming to the appropriate	Official Form for each pe	rson.
I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief. Date Signature:		ions of title 11 and the Federal Rules of Bankruptcy Pr	ocedure may result in fines o	or imprisonment or both. 11 U.S.C. § 110;
[corporation or partnership] and schedules and schedules, consisting of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief. Date Signature:	DECLARATION UNDER PENAL	LTY OF PERJURY ON BEHALF OF A	CORPORATION O	R PARTNERSHIP
Signature:	partnership] of the ead the foregoing summary and schedules, consisting of	president or other officer or an authorized agen [corporation or partnership] named as de sheets (Total shown on summary page pl	t of the corporation or a rotor in this case, declare us 1), and that they are tr	member or an authorized agent of the under penalty of perjury that I have rue and correct to the best of my
[Print or type name of individual signing on behalf of debtor.]	Date	Signature:		
[Print or type name of individual signing on behalf of debtor.]				
		[Print or type n	ame of individual signing	g on behalf of debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re

Chapter 7

Dorothy A Lodi

Case No.

Debtors.

STATEMENT OF MONTHLY GROSS INCOME

The undersigned certifies the following is the debtor's monthly income.

Income:	Debtor
Six months ago	\$ 2,978.00
Five months ago	\$ 2,978.00
Four months ago	\$ 2,978.00
Three months ago	\$ 2,978.00
Two months ago	\$ 2,978.00
Last month	\$ 2,978.00
Total Gross income for six months preceding filing	\$ 17,868.00
Average Monthly Gross Income	\$ 2,978.00

Dated: 8-29-15

Dorothy A Lodi Debtor Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 26 of 40

B 203 (12/94)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS

In	n re			
	Dorothy A Lodi		Case No.	
D	ebtor		Chapter 7	
	DISCLOSURE (OF COMPENSATI	ON OF ATTORNEY FOR DE	BTOR
1.	named debtor(s) and that co	mpensation paid to me paid to me, for service	2016(b), I certify that I am the attorney e within one year before the filing of the es rendered or to be rendered on behal kruptcy case is as follows:	ne petition in
	For legal services, I have ag	eed to accept		\$ <u>500.00</u>
	Balance Due			\$ <u>0.00</u>
2.	The source of the compensa	ation paid to me was:		
	X Debtor	Other (specify)		
3.	The source of compensation	to be paid to me is:		
	☐ Debtor	Other (specify)		
4.	I have not agreed to shar members and associates		compensation with any other person u	nless they are
		my law firm. A copy	pensation with a other person or person of the agreement, together with a list othed.	
5.	In return for the above-discle case, including:	osed fee, I have agreed	to render legal service for all aspects	of the bankruptcy
	Analysis of the debtor's f to file a petition in bankr		rendering advice to the debtor in dete	rmining whether
	b. Preparation and filing of	any petition, schedule:	s, statements of affairs and plan which	may be required;
	c. Representation of the del hearings thereof;	otor at the meeting of c	creditors and confirmation hearing, and	d any adjourned

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 27 of 40

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;
--

e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date

William T Surin Signature of Attorney

Armstrong & Surin

Name of law firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Desc Main Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Page 30 of 40 Document

B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

Case No.		
Case No		
TICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE		
orney] Bankruptcy Petition Preparer sing the debtor's petition, hereby certify that I delivered to the debtor the de.		
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
ation of the Debtor and read the attached notice, as required by § 342(b) of the Bankruptcy		
n en e		
Stgnature of Debtor Date 3-39-15		
0		

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 31 of 40

B 7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re: I	Dorothy A Lodi	Case No
-	Debtor	(if known)
	STATEME	NT OF FINANCIAL AFFAIRS
	1. Income from employment or operation	ı of business
None ⊠	the debtor's business, including part-time beginning of this calendar year to the dat two years immediately preceding this ca the basis of a fiscal rather than a calendar of the debtor's fiscal year.) If a joint petit	otor has received from employment, trade, or profession, or from operation of a activities either as an employee or in independent trade or business, from the e this case was commenced. State also the gross amounts received during the lendar year. (A debtor that maintains, or has maintained, financial records on year may report fiscal year income. Identify the beginning and ending dates ion is filed, state income for each spouse separately. (Married debtors filing income of both spouses whether or not a joint petition is filed, unless the is not filed.)
	AMOUNT	SOURCE
None	2. Income other than from employmen	t or operation of business the debtor other than from employment, trade, profession, operation of the
	debtor's business during the two years in joint petition is filed, state income for each	imediately preceding the commencement of this case. Give particulars. If a ch spouse separately. (Married debtors filing under chapter 12 or chapter 13 er or not a joint petition is filed, unless the spouses are separated and a joint
	AMOUNT	SOURCE
	Debtor: Current Year (2015): \$9,280.00 \$14,544.00	Company UFCS Midwest Pension Social Security Administration
	Previous Year 1 (2014): \$13,945.00 \$23,267.00	Company UFCW Midwest Pension Social Security Administration
	Previous Year 2 (2013): \$13,945.00 \$22,931.00	Company UFCW Midwest Pension Social Security Administration
	Joint Debtor: N/A	

2

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS	PAID	STILL OWING
Debtor: ***Payment dtr cons 90 days creditor name RTE******IF Payment dtr cons 90 days domestic sup RTF*** ***Payment dtr cons 90 days creditor address RTE***	June through August	\$1,110.00	***Payment dtr cons 90 days amount owing RNU***

None

ħ

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS/	PAID OR	STILL
	TRANSFERS	VALUE OF	OWING
		TRANSFERS	

None □

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF	AMOUNT	AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENT	PAID	STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None I☑ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 33 of 40

3

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None ⊠ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

OF COURT D
CASE TITLE & NUMBER O

DESCRIPTION
DATE OF AND VALUE
ORDER OF PROPERTY

4

7. Gifts

None X

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON

OR ORGANIZATION

RELATIONSHIP

IF ANY

TO DEBTOR, DATE DESCRIPTION AND VALUE

OF GIFT

OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF

PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Debtor:

Armstrong & Surin 724 Columbus St Ottawa, IL 61350

8/29/15

\$500.00 Attorney's fees

Access Counseling Inc 633 W Fifth St, Suite 26001 Los Angeles, CA 90071

7/29/15

\$15.00

Certificate of Counseling

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Entered 08/30/15 17:23:39 Case 15-29653 Doc 1 Filed 08/30/15 Desc Main Page 35 of 40 Document

5

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **OF INSTITUTION**

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

CONTENTS

DATE OF TRANSFER OR SURRENDER,

JF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

SETOFF

AMOUNT OF SETOFF

NAME AND ADDRESS OF CREDITOR

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ⊠ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Page 37 of 40 Document

7

AND ADDRESS

OF GOVERNMENTAL UNIT NOTICE

LAW

None \times

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT NOTICE

LAW

None \times

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None \boxtimes

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO

BEGINNING

AND

NAME

(ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF

ENDING

BUSINESS

DATES

None X

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

8

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ⊠ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other

DATE OF INVENTORY

INVENTORY SUPERVISOR

basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 39 of 40

9

X

in a., above.

NAME AND ADDRESSES

OF CUSTODIAN

DATE OF INVENTORY

OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

${\bf 23}$. Withdrawals from a partnership or distributions by a corporation

None X If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Case 15-29653 Doc 1 Filed 08/30/15 Entered 08/30/15 17:23:39 Desc Main Document Page 40 of 40

10

	24. Tax Consolidation Group.	
Vone ⊠	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.	
	NAME OF PARENT CORPORATION	TAXPAYER-IDENTIFICATION NUMBER (EIN)
	25. Pension Funds.	
one	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.	
	NAME OF PENSION FUND	TAXPAYER-IDENTIFICATION NUMBER (EIN)
	*	* * * * *
	I declare under penalty of perjury that I have read the and any attachments thereto and that they are true a	he answers contained in the foregoing statement of financial affair, and correct.
	Date 8-29-15	Signature of Debtor Multiply A Jose
	Poto	Signature of Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

0 continuation sheets attached